

2015

2015 American Incentive System Almanac

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The background of the entire cover is a stylized American flag. It features a solid red vertical stripe on the left, a white vertical stripe in the center, and a dark blue vertical stripe on the right. The white stripe contains faint, horizontal stripes. The dark blue stripe contains five white, five-pointed stars arranged vertically.

2015

AMERICAN INCENTIVE SYSTEM ALMANAC

A DAILY CHRONICLE OF ENTERPRISE

Compiled by
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Private Enterprise Education
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A Commemorative Issue

of

The Entrepreneur

a quarterly journal

of the

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YOUR 2015 AMERICAN INCENTIVE SYSTEM ALMANAC

An almanac is a record of days past and days to come. Since the ancient Egyptians first devised calendars to tabulate the passage of time, our lives have been regulated by their pages. Each day, each month is a milestone in the passage from youth to old age. Each week holds its promise of struggle and reward, of ideas achieved and triumphs won.

The **AMERICAN INCENTIVE SYSTEM ALMANAC** is a record of the progress of our nation and its people, of mankind's onward march through the centuries to economic freedom and greater material blessings. The idea of freedom applied to the marketplace is chronicled from ancient to modern times.

This **AMERICAN INCENTIVE SYSTEM ALMANAC** offers not only room to jot down notes of your daily affairs, but also 365 brief reminders of great enterprising events and relevant comments on the idea of freedom applied to the marketplace. You will enjoy recalling and commemorating the stirring events, and the great people and ideas behind them, which have been the basis for history's greatest economic miracle, American Capitalism.

Your **AMERICAN INCENTIVE SYSTEM ALMANAC** begins with "**What would a day in your life be like without the American Incentive System?**"--an hourly chronicle of the miserable, drab existence on a typical day in a former Eastern bloc country which so many have fled or are trying to reform. It will remind you that America can only be the land of the free as long as it is the home of the brave.

Major holidays and **seasons** are also factored into your **AMERICAN INCENTIVE SYSTEM ALMANAC**. Another feature is "**Yearscope**" which allows you to note and chart your activities by the month, and a "**Names/Address/Phone**" section with pages for "**Personal Records & Notes.**" Have a great year!

What would a day in your life be like

WITHOUT

the American Incentive System?

7 a.m.

Time to start the day with a cup of coffee. There's only one brand. Quality's not too good, but you probably won't know that, since you've never had an opportunity to select from different brands competing for your taste preferences.

8 a.m.

Off to work. Many of the kinds of jobs you work at today won't exist, for there would be no incentive to risk money creating jobs if there were no opportunity to make a profit.

9 a.m.

Perhaps there's a meeting at work this morning to discuss productivity. No reward particularly for doing a better job, but remember there may not be lots of places where you can look for work; so you work harder, longer, without any real hope for significant improvement.

10 a.m.

You have a doctor's appointment. Although you may not need to bring any money, you probably won't have much choice in who treats you -- or even in the quality or timeliness of treatment.

12 noon

Lunch time. There's a restaurant not far away. Food's not particularly good, and the menu has been the same for six months--but since there are few choices, it really doesn't make a lot of difference.

3 p.m.

Time to pick up the kids. You're the only one on the block with a car. Oh, the Smiths ordered one eighteen months ago; they'll be able to help out when and if it comes in.

7 p.m.

TV time. No advertising to interrupt your favorite program. In fact, there won't be too many favorite programs. Tonight there is a report on the benefits of the classless society.

11 p.m.

Bedtime, and you can't understand why you're always bored; no zest for life, never anything challenging to look forward to.

Is this an over-simplified version of life without the American Incentive System? Too dramatic? Too pessimistic? Perhaps, but before you answer, think about it a little while. Is the competitive system--free-choice, your right to decide for yourself what quality of life you wish for your family, how you will live, what you will buy and what you will pay, is freedom itself--important to you? Ask anyone who has lived under another system.

AMERICAN INCENTIVE SYSTEM ALMANAC

1 Thu



JANUARY

New Year's Day -- Nowadays money is like a New Year's Resolution -- you make it, but you can't keep it.

2 Fri

Closed-circuit TV broadcast, N.Y., 1940. The world expects results. Don't gripe about labor pains. Show them the baby.

3 Sat

Patent for Oleomargarine issued to H.W. Bradley in 1871. You can't have your bread and loaf, too.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

4 Sun

JANUARY

The more people who own little businesses, the safer our country will be; they are its best citizens. *John Hancock*

5 Mon

Henry Ford announced wages of five dollars a day in 1914. Business critics said he'd go broke doing it. No statue has ever been erected to honor a critic.

6 Tue

No lawyer needs to interpret the Bill of Rights. They are as clear as the Ten Commandments. *Herbert Hoover*

7 Wed

Transatlantic telephone service began, 1927. Man, like a tortoise, moves forward by sticking his neck out.

8 Thu

I like to see man proud of the place in which he lives ... and live that his place will be proud of him. *Abraham Lincoln*

9 Fri

Don't tell people about your indigestion; "How are you!" is a greeting, not a question. *Arthur Guiterman*

10 Sat

Thomas Paine published Common Sense in 1776, emphasizing the benefits of being free and independent of England.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

11 Sun

JANUARY

Success is a matter of luck. Ask any failure. *Earl Wilson*

12 Mon

Toughest thing about making a living? Getting up and doing it all over again tomorrow--buying things we don't need with money we don't have to impress people we don't like.

13 Tue

The devil loves the intolerance of reformers, and dreads their charity and patience. *James Russell Lowell*

14 Wed

What will be your attitude toward life--bitter or better? It's your choice.

15 Thu

Contrary to the cliché, genuinely nice guys most often finish first, or very near it. *Malcolm Forbes*

16 Fri

Have patience. All things are difficult before they become easy. *Saadi*

17 Sat

Don't go around saying the world owes you a living. The world owes you nothing; it was here first.

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A DAILY CHRONICLE OF ENTERPRISE

18 Sun

JANUARY

If there were no bad people, there would be no good lawyers.
Charles Dickens

19 Mon

Martin Luther King, Jr.'s Birthday Observed -- Keep the "...Content of Character..." Dream Alive

20 Tue

Success is that old ABC -- Ability, Breaks, and Courage

21 Wed

Reform must come from within, not from without. You cannot legislate virtue. *Cardinal James Gibbons*

22 Thu

The average economist thinks he knows more about money than the people who have it.

23 Fri

Studying economics won't make us millionaires nor keep us out of soup lines, just an understanding of how we got there.

24 Sat

Five percent of the people think; ten percent of the people think they think; and the other eighty-five percent would rather die than think. *Thomas A. Edison*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

25 Sun

JANUARY

To tax and to please, no more than to love and to be wise, is not given to men. *Edmund Burke*

26 Mon

Money makes money; and the money that money makes makes more money. *Poor Richard's Almanac*

27 Tue

Disneyland under construction in Anaheim, California, 1954. Generally, those most successful have the best information.

28 Wed

A friend may well be reckoned the masterpiece of nature. *Ralph Waldo Emerson*

29 Thu

Change occurs through dealing with problems, not because of marketing nor advertising campaigns alone.

30 Fri

Set your course by the stars, not by the lights of every passing ship.

31 Sat

Inflation is when the creaking of the pillars of the economic system can't be heard above the rustling of the banknotes.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

1 Sun



FEBRUARY

Some are born great, some achieve greatness, and some have greatness thrust upon 'em. *Shakespeare*

2 Mon

The worst crime against working people is a company which fails to operate at a profit. *Samuel Gompers, A.F.L. founder.*

3 Tue

Income tax amendment, 1913. A welfare state assumes responsibility for all of its citizens except the taxpayers.

4 Wed

First Electric Portable Typewriter placed on sale in 1957. We still have our 1968 version (somewhere).

5 Thu

First public showing of motion picture, New York City, 1894.

6 Fri

Babe Ruth born, 1895. Career record of 714 home runs; he struck out 1330 times, a record also matched by few others.

7 Sat

I had six honest men. They taught me all I knew. Their names were Where and What and When and Why and How and Who. *Rudyard Kipling*

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AMERICAN INCENTIVE SYSTEM ALMANAC

8 Sun

FEBRUARY

What is more mortifying than to have missed the plum for want of courage to shake the tree-- *Logan Pearsall Smith*

9 Mon

National New Idea Week -- Think more effectively and creatively; it will improve your professional environment.

10 Tue

In the middle of difficulty lies opportunity. *Albert Einstein*

11 Wed

Price: Value, plus a reasonable sum for the wear and tear of conscience in demanding it. *Ambrose Bierce*

12 Thu



Lincoln's Birthday -- You can't help the wage earner by pulling down the wage payer. *Abe Lincoln*, born 1809.

13 Fri

No people can adore the invisible hand of God in the affairs of men more than those of the U.S. *George Washington*

14 Sat



Valentine's Day -- Marry the right person and you double your blessings and half your sorrows. *Ben Franklin*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

15 Sun

FEBRUARY

Inventor Cyrus McCormick born 1809. Remember a first failure is often a blessing.

16 Mon



President's Day -- Trying to streamline the functioning of Congress is like painting racing stripes on an arthritic camel.

17 Tue

No man is good enough to govern another man without the other's consent. *Abraham Lincoln*

18 Wed

There is nothing so likely to produce peace as being prepared for the enemy. *George Washington*

19 Thu

Thomas Edison patented the phonograph in 1878. The man who wakes up and finds himself famous hasn't been asleep.

20 Fri

Ours is the only country founded on a good idea. *John Gunther*

21 Sat

Capitalism did not create poverty; it inherited it. *Ayn Rand*
We were so poor, we couldn't afford to pay attention.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

22 Sun

FEBRUARY

The bigger a man's head gets, the easier to fill his shoes.

23 Mon

Rotary Club founded, Chicago, 1905, to promote the "idea of service to encourage high ethical standards in business.

24 Tue

Success covers a multitude of blunders; but, remember that it's a lot harder to stay on top than it is to get on top.

25 Wed

The world does not pay for what a person knows; it pays for what he does with what he knows.

26 Thu

My affections were first for my own country, and then, generally, for all mankind. *Thomas Jefferson*

27 Fri

Kids say, "*Variety is the spice of life*" -- but monotony buys the groceries. Amen, moms and dads?

28 Sat

B & O Railroad started in 1827, as Baltimore merchants attempted to compete better with their New York rivals.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

1 Sun



MARCH

Double -- no, triple -- our troubles and we'd still be better off than any other people on earth. *Ronald Reagan*

2 Mon

Liberty means responsibility. That is why most men dread it. *George Bernard Shaw*

3 Tue

Inventor Alexander Graham Bell born 1847. Don't lose heart if your pet idea is killed. If it's right, it will come back to life.

4 Wed

U.S. Constitution in effect, 1789. Government big enough to give you everything is big enough to take it from you.

5 Thu

A lot of people don't recognize opportunity because it goes around wearing overalls and looking like hard work.

6 Fri

Henry Ford was once asked by an employee, "How can I be a success?" His answer, "When you start a thing, finish it."

7 Sat

Alexander Graham Bell patented the telephone, 1876. Early to bed and early to rise -- work like crazy and advertise.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

8 Sun



MARCH

DAYLIGHT SAVINGS TIME BEGINS -- Spring forward.

9 Mon

I believe in America because we have the opportunity to make great dreams come true. *Wendell L. Wilkie*

10 Tue

What makes a nation in the beginning is a good piece of geography. *Robert Frost*

11 Wed

It's all in how you say it. "*You look like a breath of spring.*" (Exact meaning: "*You look like the end of a hard winter.*")

12 Thu

What is life's heaviest burden? To have nothing to carry.

13 Fri

AMF, Inc., makers of recreational products, was incorporated on this day in 1900 in New Jersey.

14 Sat

Eli Whitney patented the cotton gin, 1794.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

15 Sun

MARCH

America is an example to nine-tenths of the human race born without heredity, fortune, or rank. *Daniel Webster*

16 Mon

Successful businessmen don't talk of minimizing risk. They talk of maximizing opportunity. *Peter Drucker*

17 Tue



St. Patrick's Day -- Feeling lucky? Remember this -- the harder we work, the luckier we get.

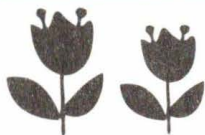
18 Wed

Never say you know a man until you have divided an inheritance with him. *Johann Lavater*

19 Thu

Don't worry because a rival imitates you. As long as he follows in your tracks, he can't pass you.

20 Fri



Spring Begins -- Millions of American motorists respond to the call of the open pothole.

21 Sat

An economist is the fellow who'll figure out tomorrow why the things he predicted yesterday didn't happen today.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

22 Sun

MARCH

Here's a brief sermon on resourcefulness: "If a man will not work, he shall not eat." // *Thess.3:10*

23 Mon

The business cycle: What is the opposite of boom? Kaboom!

24 Tue

Leaders have two characteristics: (1) they are going somewhere; (2) they can persuade others to go with them.

25 Wed

To compel a man to furnish money for opinions he disbelieves and abhors is sinful and tyrannical. *Thomas Jefferson*

26 Thu

Faced with adversity, will you be bitter or better? It's your call.

27 Fri

Bureaucrats are nearly all alike; they think it's their business to delay other people's business.

28 Sat

First washing machine patent issued to Nathaniel Briggs in 1797, a hundred years before electricity and ingenuity produced the ancestor of the present-day machines.

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A DAILY CHRONICLE OF ENTERPRISE

29 Sun

The American Republic will endure until...politicians...bribe people with their own money. -- *Alexis de Tocqueville*

30 Mon

The story of liberty is a history of governmental power limitations, not increase. *W. Wilson, 1912.*

31 Tue

Friendship founded on business is a good deal better than a business founded on friendship. *John D. Rockefeller*

1 Wed



APRIL

Ah! How appropriate that this Month of the Tax opens with April Fool's Day, and closes with "Mayday! Mayday!"

2 Thu

United States Mint Act passed in 1792. Be sure to give your legal tender loving care.

3 Fri

Even a parrot can be a learned political economist -- all he must learn are two words: "supply" and "demand."

4 Sat

The only limit to our realization of tomorrow will be our doubts of today. *Franklin D. Roosevelt*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

5 Sun



APRIL

Easter -- Christ is risen! Celebrate it every Sunday.

6 Mon

U.S. Social Security System made first benefit payment in 1937. Social Security taxes have risen faster than any other type of taxes in the last three decades.

7 Tue

Death and taxes are certain, but is death an annual event?

8 Wed

"Give me liberty or give me death!" Patrick Henry, 1775.
Taxation can be bad with representation.

9 Thu

This government never furthered an enterprise, but by speedily getting out of its way. *Henry David Thoreau*

10 Fri

United States Patent System established in 1790. Ability is a poor man's wealth.

11 Sat

Increased wages, pensions, unemployment insurance are of no avail if the purchasing power falls faster. *B. Baruch*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

12 Sun

APRIL

Polio vaccine developed by Jonas Salk is declared to be "*safe and effective*" by the University of Michigan, 1955.

13 Mon

The year is divided into four seasons: shoveling, seeding, mowing, and raking.

14 Tue

Don't know what your tax bracket is? Look up "bracket" in the dictionary. It's something that nails objects to the wall.

15 Wed

Ray Kroc opens his first McDonald's in 1955. If you put all of your eggs in one basket, watch your basket.

16 Thu

Keep trying. Only from the valley, the mountain seems high.

17 Fri

The longer we live, the more we experience sadness and joy. That's life.

18 Sat

In 1934, the first Laundromat, which was called a "*Washeteria*," opened in Fort Worth, Texas.

AMERICAN INCENTIVE SYSTEM ALMANAC

19 Sun

APRIL

Kites rise against, not with, the wind. No man ever worked his passage anywhere in a dead calm.

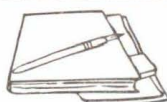
20 Mon

Remember when movies were rated as to how good they were, rather than who could view them?

21 Tue

America is the greatest force that God has ever allowed to exist on his footstool. *Dwight D. Eisenhower*

22 Wed



Administrative Professional's Day -- Want a good answer? Ask the boss. For a correct answer, ask the administrative professional.

23 Thu

A nation is more prosperous today that has not obstructed the spirit of free enterprise and private initiative.

24 Fri

Commercial motion pictures as we know them today first showed using the Edison Vitascope in New York, 1896.

25 Sat

What's so rare as a day in May? A customer asking if it would be all right to prepay.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

26 Sun

APRIL

A man's country is not land, it is a principle. Patriotism is loyalty to that principle. *George William Curtis.*

27 Mon

"I had a better year than he did." Babe Ruth, in 1929, when asked about having a higher income than President Hoover.

28 Tue

Sense of humor is a business asset. It attracts friends, lightens burdens, and is a direct route to serenity.

29 Wed

The dole is utterly demoralizing; its chief effect is to turn the unemployed into the unemployable. *William Ralph Inge*

30 Thu

In a private enterprise economy, rewards are based on creative, productive effort.

1 Fri



MAY

Empire State Building dedicated as World's Tallest, N.Y. City, 1931. Every man is the architect of his own fortunes.

2 Sat

Whatever is worth doing at all is worth doing well. *Earl of Chesterfield, 1746.*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

3 Sun

MAY

Whatever makes men good Christians makes them good citizens. *Daniel Webster*

4 Mon

Unofficial Star Wars Day. *May the fourth be with you.*

5 Tue

West Virginia imposes first state sales tax, 1921.

6 Wed

Linus Yale patented his first lock in 1851. If hard work is the key to success, most people would rather pick the lock.

7 Thu

Statesmen will tell you what is true though unpopular. Politicians tell you what is popular though untrue.

8 Fri

In Communism, all share equally in getting the short end of the stick. Capitalism makes longer sticks. *Robert Orben*

9 Sat

Transcontinental railway complete, Promontory, UT, 1869. Don't know something? Know where to find it.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

10 Sun



MAY

Mother's Day -- Were women given less of a sense of humor so they could love men instead of laughing at them?

11 Mon

No nation can be destroyed while it possesses a good home life. *Josiah Gilbert Holland*

12 Tue

Average income is higher than ever. The number of jobs is greater. What is it? It's free enterprise. It's incentive. It's reward. It's fun. *Malcolm Forbes*

13 Wed

Harvard College, started 1650. True education enrolls at the cradle and graduates at the grave.

14 Thu

Constitutional Convention opened in Philadelphia, 1787. The Constitution and the Bill of Rights were designed to limit government, not the people.

15 Fri

U.S. began first regular air-mail service in 1918. Attitude often determines altitude.

16 Sat

Free enterprise -- it often has more practitioners than friends. *Robert Parker*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

17 Sun

MAY

New York Stock Exchange founded in 1792. A bull can make money; so can a bear, but a hog never can.

18 Mon

If it ain't broke, don't fix it -- unless you are a consultant.
William G. Rossiter

19 Tue

It is poor economy to cut down on schools and use the money later on jails and reformatories.

20 Wed

Every short statement about economics is misleading (with the possible exception of the present one). *Alfred Marshall*

21 Thu

The way to crush the bourgeoisie is to crush them between the millstones of taxation and inflation. *Nikolai Lenin*

22 Fri

Wright brothers are granted U.S. patent for their "Flying Machine" 1906

23 Sat

Ben Franklin invents bifocals, 1785. He discovered electricity -- but the inventor of the meter made the money.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

24 Sun

MAY

In 1626, Peter Minuit bought Manhattan for \$24. Investigate before you invest. *Better Business Bureau*

25 Mon



Memorial Day -- The truth is, all might be free if they valued freedom and defended it as they ought. *Samuel Adams*

26 Tue

First atomic power plant in the U.S. at Shippingport, Pennsylvania, began to produce electric power in 1958.

27 Wed

Choose a job you love, and you will truly never have to work another day in your life.

28 Thu

U.S. stock market drops \$20.8 billion in one day, 1962.

29 Fri

Wise actions can lead to good results, and unwise actions can lead to bad results.

30 Sat

Take care to be an economist in prosperity; there is no fear of your not being one in adversity. *Zimmerman*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

31 Sun

U.S. Copyright Law enacted in 1790. There have been three great inventions: fire, the wheel, and central banking.

1 Mon



JUNE

First of June -- nothing done by the Senate. Cicero, 60 B.C.

2 Tue

P.T. Barnum's first circus tour, 1838. Humor washes away the dust of everyday life. Wear a smile -- one size fits all.

3 Wed

So many books on how to profit in bad times! Makes you wish for a catastrophe so everyone could get rich.

4 Thu

Liberty is the one thing you cannot keep unless you are willing to give it to others. *William Allen White*

5 Fri

Bureaucrats are often very good at cutting red tape -- the only problem is that they tend to cut it lengthwise.

6 Sat

Great lives never go out. They go on. *Benjamin Harrison*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

7 Sun

JUNE

The average American works until early June to pay taxes. If that period ever runs to tomorrow, expect fireworks.

8 Mon

In 1869, the first vacuum cleaner patent was issued to I.W. McGaffey, who really cleaned up.

9 Tue

Trouble with managed economies is mismanagement.

10 Wed

Buying on the installment plan, you don't need a calendar.

11 Thu

Remember -- Don't criticize a farmer with your mouth full.

12 Fri

First baseball game played in America, 1839.

13 Sat

Work spares us from three great evils: Boredom, Vice, and Want. *Voltaire*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

14 Sun



JUNE

Flag Day -- Continental Congress adopted the Flag of the United States in 1777. Today, let's not make it a white one.

15 Mon

The secret of economy is to live as cheaply the day after payday as you did the day before.

16 Tue

A setback is the opportunity to begin again more intelligently.
Henry Ford

17 Wed

Business is a wonderful combination of war and sport.

18 Thu

Secret of living? Find people to pay you money to do what you would pay to do if you had the money. *Sarah Caldwell*

19 Fri

George Washington appointed Commander in Chief of the Continental Army in 1775.

20 Sat



Summer Begins -- Charles Goodyear was granted a patent for rubber vulcanization in 1844.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

21 Sun



JUNE

Father's Day -- Being a real dad is the hardest job you'll ever love.

22 Mon

There are no elevators in the House of Accomplishments -- only stairs leading from one floor to the next, and you get stuck where you stop. *Letterman*

23 Tue

C.L. Shole's first practical typewriter patented in 1868. The word processing revolution has begun.

24 Wed

Pan American Airways introduces the first regular plane service between the United States and Europe in 1939.

25 Thu

U.S. established minimum wage of 25 cents an hour and a maximum work week of 44 hours in 1938.

26 Fri

You can't pass a law against an idea. The only way to fight an idea is to show a better one.

27 Sat

Helen Keller, blind author and lecturer, born in 1880. If we can read and don't, we're no better off than those who can't.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

28 Sun

JUNE

A politician gets money from the rich and votes from the poor, arguing that he is protecting each one from the other.

29 Mon

George W. Goethals, American engineer who built the Panama Canal, born in 1858.

30 Tue

In all of human history, only the free market has solved the age-old problem of scarcity. *Benjamin Franklin*

1 Wed



JULY

"Man" is the first syllable in Management. *C.T. McKenzie*

2 Thu

Pity the man who believes in communism--he believes in something that doesn't believe in him. *Fred McAlister*

3 Fri

Definition of a Governor: A device you attach to a state government to keep it from running too fast.

4 Sat



Independence Day -- Continental Congress, 1776, passed one-page document saying, "*We're in charge here.*"

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

5 Sun

JULY

Nothing can bring you peace but the triumph of principles.
Ralph Waldo Emerson

6 Mon

The bad things done by business fill a book, but the good things would fill a library. *Charles "Tremendous" Jones*

7 Tue

Sliced bread is sold for the first time by Chillicothe Baking Company, 1928.

8 Wed

Congress legalized trademarks in 1870. We do not need to destroy competing economic systems -- just surpass them.

9 Thu

In caveman days, every woman had a fur coat, every man a private club, and backyard barbecues were mammoth.

10 Fri

A vacation is what we take when we can't take what we are taking.

11 Sat

Advertising is the greatest art form of the twentieth century.
Marshall McLuhan

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

12 Sun

JULY

U.S. Treasury announces it will buy mutilated silver coins at silver bullion price at Philadelphia and Denver mints, 1966.

13 Mon

Unless each produces more than he receives, there will be less for him and all the others. *Bernard M. Baruch*

14 Tue

Congress spent \$249,000 studying "*Demographics of Happiness*." Results: the happy are the young, healthy, and/or rich; the unhappy are the old, sick, and/or poor.

15 Wed

Patent granted in 1791 to Samuel Briggs, on a machine for making nails. The first Lincoln penny issued in 1909.

16 Thu

Sherwin-Williams Company, the world's largest producer of paint, was incorporated in Ohio in 1884.

17 Fri

Everything that is really great and inspiring is created by individuals who labor in freedom. *Albert Einstein*

18 Sat

It is extraordinary to what an expense people will go in order to get something for nothing. *Robert Lynd*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

19 Sun

JULY

Samuel Colt, firearms inventor, born in 1814. The future is a moving target--better take careful aim.

20 Mon

U.S. astronaut Neil Armstrong became the first person to walk on the moon in 1969. Heard about the new restaurant on the moon? Great food, no atmosphere.

21 Tue

I cannot give you a formula for success. The formula for failure? Trying to please everybody. *Herbert Bayard Swope*

22 Wed

How can man propose happiness to himself from the exercise of power over others? *Thomas Jefferson*

23 Thu

If all misfortunes were laid in one heap, each must take an equal portion, we would take our own and depart. *Socrates*

24 Fri

First public opinion poll predicts Jackson president in 1824.

25 Sat

George Stephenson demonstrated steam locomotive, 1814. Often the best helping hand you can get is a good push.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

26 Sun

JULY

Isaac Babbitt, inventor of metal used in engine bearing today, born in 1799.

27 Mon

Bank of England incorporated in 1694.

28 Tue

The first permanent Atlantic cable completed in 1866.

29 Wed

Sir: a term of respect reserved for presidents, generals, elder statesmen, and, in August, air-conditioning repairmen.

30 Thu

George Eastman's first motion picture in 1928. Henry Ford, American automobile manufacturer, born in 1863.

31 Fri

It has been said that a hen is the only character that has produced any noteworthy results from sit-ins.

1 Sat



AUGUST

If we cherish comfort and leisure more than freedom and property, we can lose both. *Alexander Solzhenitsyn*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

2 Sun

AUGUST

First United States census completed in 1790. San Francisco's first cable car went into operation in 1873.

3 Mon

Business is sensitive. It goes only where it is invited and stays only so long as it is well treated. *Fred Waring*

4 Tue

The world will stand aside to let anyone pass who knows where he is going.

5 Wed

Every survival kit should include a sense of humor--a tonic for mind and body--the best antidote for anxiety.

6 Thu

The Columbia, flying the American flag, completed the first voyage around the world, 1790. Smithsonian founded, 1846.

7 Fri

A revolving door patent no. 387,571 was issued in 1888 to Theophilus Van Kannel of Philadelphia, Pennsylvania.

8 Sat

Even a virtuous life has its risks. The couple who goes to bed early to save candles ends up with twins.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

9 Sun

AUGUST

Don't tell your troubles to others. Most of them don't care, and the rest are glad of it.

10 Mon

The United States is the only country with a known birthday.
James G. Blaine

11 Tue

Many don't relate the well-being of business and their own. They buy products, not the system itself.

12 Wed

Thomas Edison invented the phonograph in 1877. An ounce of enterprise is worth a pound of government aid.

13 Thu

Health and good humor are to the human body as sunshine is to vegetables. *Jean Baptiste Massillon*

14 Fri

U.S. Social Security Act passed, 1935. I remember when a liberal was generous with his own money. *Will Rogers*

15 Sat

Panama Canal opened in 1914. The trouble with man: he can learn complicated facts; he forgets simple truths.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

16 Sun

AUGUST

A government that robs Peter to pay Paul can always depend on the support of Paul. *George Bernard Shaw*

17 Mon

Fulton's steamboat began service in 1807. Don't watch the clock; do what it does. Keep going.

18 Tue

Adversity has the effect of eliciting talents which in prosperous circumstances would have lain dormant.

19 Wed

Orville Wright, airplane designer, born in 1871. Philo Farnsworth, pioneer of electronic television, born in 1906.

20 Thu

How to get rich? Buy good stock, hold it till it goes up, then sell it. If it doesn't go up, don't buy it. *Will Rogers*

21 Fri

Nice guys don't finish last. Nice guys are winners before the game even starts.

22 Sat

John Fitch demonstrated his side-wheel paddle steamboat, 1787. The steamship, *Savannah*, crossed the Atlantic, 1818.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

23 Sun

AUGUST

First photograph of the Earth as seen from the moon was transmitted by satellite, *Orbiter I*, in 1966.

24 Mon

British burned the White House in 1814. Americans used to shout, "*Give me liberty!*" Now we leave off the last word.

25 Tue

The ancestry of the haves and the have-nots can be traced back to the dids and the did-nots.

26 Wed

How was the growing season for you? The richest soil, if uncultivated, produces the rankest weeds.

27 Thu

Oil production began commercially when Edwin Drake struck oil in Titusville, Pennsylvania in 1859.

28 Fri

Life is hard by the yard, but a cinch by the inch.

29 Sat

Automobile pioneer Charles Kettering born, 1876. One can't climb the ladder of success with his hands in his pockets.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

30 Sun

Warren Buffet, one of the most successful investors of the 20th century, born, 1930.

31 Mon

School dropouts don't realize they'll need a sheepskin to keep the wolf away from the door.

1 Tue



SEPTEMBER

Best thing about the future? It only comes one day at a time.

2 Wed

Labor is an unpleasant necessity to obtain the most return for the least effort. *Adam Smith, Wealth of Nations*

3 Thu

No one ever finds life worth living. One always has to make it worth living. *Richard H. McFeely*

4 Fri

Brian Flaherty, 10, became first U.S. newsboy, 1833. Eastman patented first roll film camera, "Kodak," 1888.

5 Sat

A good boss is a guy who takes a little more than his share of the blame and a little less than his share of the credit.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

6 Sun

SEPTEMBER

Carnation condensed milk manufactured in Kent, WA 1899. Ever feel like the rich get the cream and the poor get the skim milk?

7 Mon



Labor Day -- Established by P. J. McGuire, 1882, to honor American workers. How about a "*Capital Day*," too, to honor entrepreneurs who create the jobs, etc.?

8 Tue

If your faith in the free enterprise system is running down, a trip to Russia is a wonderful booster shot.

9 Wed

The youth of America is their oldest tradition. It has been going on now for three hundred years. *Oscar Wilde*

10 Thu

America is the best country for the common man -- if he can't make it here, he won't make it anywhere else. *Hoffer*

11 Fri



Patriot Day -- Don't forget those who died this day in 2001, and remember--these colors don't run.

12 Sat

Four things can't come back -- the spoken word, the sped arrow, the past life, and the neglected opportunity.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

13 Sun

SEPTEMBER

Grandparent's Day -- Remember this? If we had known grandkids were so great, we would have had them first.

14 Mon

Alexander Stewart opens first U.S. department store, the "Marble Palace" at 280 Broadway, 1848.

15 Tue

Mail-order business founded 1871 by F.B. McCrea. Keep thy shop and thy shop will keep thee. *George Chapman*

16 Wed

First commencement was held at Harvard College, Cambridge, Massachusetts, in 1642.

17 Thu

Constitution Day or Citizenship Day -- U.S. Constitution adopted, 1797.

18 Fri

Washington laid the cornerstone of the Capitol in 1793.

19 Sat

Washington's farewell address in 1796. Recently, a man went to Washington with needs simply stated--a simple problem, and they made it complicated.

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AMERICAN INCENTIVE SYSTEM ALMANAC

20 Sun

SEPTEMBER

A man kept the first dollar he made in a gold frame. Today the dollar is worth 20 cents and the gold frame \$40.

21 Mon

It is a socialist idea that making profits is a vice. I consider the real vice is making losses. *Winston Churchill*

22 Tue

Use the talents that you possess, for the woods would be very silent if no birds sang except the best.

23 Wed



Fall Begins -- When did summer end? When dispositions, the shore, and the lawn all became crabby.

24 Thu

If you have never been amazed by the very fact that you exist, you are squandering the greatest fact of all.

25 Fri

Paul MacCready, aeronautical engineer and inventor of the first human-powered airplane, born, 1925.

26 Sat

Being powerful is like being a lady. If you have to tell people you are, you aren't. *Margaret Thatcher*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

27 Sun

SEPTEMBER

Samuel Adams, American patriot, born in 1722. "We cannot make events. Our business is wisely to improve them."

28 Mon

First night football game played at Mansfield, Pennsylvania, in 1892 -- 22 men fighting over a bag of wind.

29 Tue

Economic Law of Double Disappearance not taught in school: When the price goes out of sight, the shortage disappears.

30 Wed

James Lawrence, who cried "*Don't give up the ship,*" born in 1781. When freedom is sinking, man the pumps!

1 Thu



OCTOBER

The 2015 Fiscal Year starts today. Don't think of it as the Federal Budget, rather the box that inflation came in.

2 Fri

The more government in the economy, the less economy in the government.

3 Sat

True happiness is not the absence of conflict, but the ability to cope with it.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

4 Sun

OCTOBER

Nobel economist Milton Friedman's 11th commandment:
"Everyone should be free to do good--at his own expense."

5 Mon

Pacific Ocean crossed by air, nonstop in 1931. President Truman made the first Presidential telecast address, 1947.

6 Tue

Yesterday is a cancelled check. Tomorrow is a promissory note. Only today is ready cash. Spend it well!

7 Wed

First double-decked steamboat, the Washington, arrived at New Orleans in 1816. When we're in the same lifeboat on a stormy sea, we owe each other a terrible loyalty.

8 Thu

When it is a question of money, everybody is of the same religion. *Voltaire*

9 Fri

Remember that the faith that moves mountains always carries a pick.

10 Sat

The federal government's tax policies have truly made us feel that we are our brother's keeper. *Robert Orben*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

11 Sun

OCTOBER

A visitor to N.Y. City asked a pedestrian: "How do I get to Carnegie hall?" The response: "Practice, practice, practice."

12 Mon

Columbus Day observed. Columbus didn't know where he was going--when he got there he didn't know where he was--when he got home, he didn't know where he had been.

13 Tue

The best portion of a good man's life is his little, nameless, unremembered acts of kindness and love. *William Wordsworth*

14 Wed

Political economy are two words that should be divorced on the grounds of incompatibility.

15 Thu

Henry J. Kaiser launches his first ocean vessel, the "Ocean Vanguard," in 1941.

16 Fri



Boss's Day -- Office Rule #1 -- The Boss is always right. Office Rule #2 -- If the Boss is ever wrong, consult Rule #1.

17 Sat

United States population reaches 300 million people, 2006.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

18 Sun

OCTOBER

If communism is so wonderful, why was Russia reluctant to take down its Iron Curtain and put in some picture windows?

19 Mon

Blessed is he who is too busy to worry in the daytime and too sleepy to worry at night.

20 Tue

Hide not your talents. They for use were made. What's a sundial in the shade? *Ben Franklin*

21 Wed

Alfred Nobel, inventor of dynamite, Swedish philanthropist and founder of the Nobel Prize, was born in 1833.

22 Thu

Keep your economy free, your government small, and your taxes low. *William Simon*

23 Fri

Voting is that brief, glorious moment that separates your saying "*What shall I do?*" and "*What have I done?*"

24 Sat

First transcontinental telegram sent, 1861.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

25 Sun

OCTOBER

U.S. inventor Lee de Forest patents "*Audion*," a valve which proved a pioneering advance in radio broadcasting, 1906.

26 Mon

Poverty is not dishonorable in itself, but only when it comes from idleness, intemperance, extravagance, and folly.

27 Tue

If you're a politician, voting booths are very symbolic. For some, it's levers of power. For others, it's curtains.

28 Wed

Mary Roebling, first woman stock exchange director, 1958.

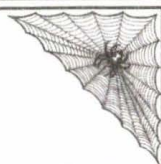
29 Thu

Blackest day in stock market history. Prices collapsed in 1929, signaling the start of an economic depression.

30 Fri

Marxism has not only failed to promote human freedom; it has failed to produce food.

31 Sat



Halloween -- Why do kids dress up like monsters? Do they prefer to be with their own kind? Certainly not.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

1 Sun



NOVEMBER

Daylight Savings Time Ends -- Fall Back.

2 Mon

I know only two tunes: one of them is *Yankee Doodle*, and the other isn't. *Ulysses S. Grant*

3 Tue



Election Day--U.S. Constitution set the first Tuesday after the first Monday in November as Federal Election Day.

4 Wed

A good man doubles the length of his existence. To live so as to look back with pleasure on life is to have lived twice.

5 Thu

Nearly all men can stand adversity, but if you want to test a man's character, give him power. *Abraham Lincoln*

6 Fri

Rags make paper; paper makes money; money makes banks; banks make loans; loans make poverty; poverty makes rags. *Coxey*

7 Sat

Let us remember that our national unity is a most priceless asset. *Gerald Ford*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

8 Sun

NOVEMBER

In 1870, the U.S. Weather Bureau made its first observation, and weathermen started buying malpractice insurance.

9 Mon

All work and no play makes Jack a dull boy--and Jill a wealthy widow. *Evan Esar*

10 Tue

Life expectancy increased 44% in this century. That speaks well of free enterprise. May you live all the days of your life.

11 Wed



Veteran's Day--God grants liberty to those who love it, and are ready to guard and defend it. *Daniel Webster*

12 Thu

Some see private enterprise as a tiger to shoot or a cow to milk. It's a healthy horse, pulling a sturdy wagon. *Churchill*

13 Fri

Christopher Sholes, inventor of the practical typewriter, patented a page numbering machine, 1866.

14 Sat

Canadian physician Frederick Grant Banting, famous for discovering insulin, was born in 1891.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

15 Sun

NOVEMBER

Articles of Confederation approved by Congress in 1777.
Good government cannot exist beside bad politics.

16 Mon

We have committed the Golden Rule to memory; let us now
commit it to life.

17 Tue

It is well that war is so terrible, or we should grow too fond of
it. *Robert E. Lee at Battle of Fredericksburg*

18 Wed

To run a business without advertising is to wink at a pretty
girl in the dark. You know what you're doing; she doesn't.

19 Thu

Abraham Lincoln delivered Gettysburg Address in 1863.

20 Fri

Employee's time recorder was patented by Willard Bundy in
1888. So, give a day's work for a day's pay.

21 Sat

Man with only a hammer in tool box thinks every problem is
a nail. *Old Chinese Saying*

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

22 Sun

NOVEMBER

What have you done for liberty? If nothing, what can freedom mean to you? *William Jennings Bryan*

23 Mon

The highest reward for a person's toil is not what they get for it, but what they become by it. *John Ruskins*

24 Tue

The only thing necessary for evil to triumph is for good people to do nothing. *Edmund Burke*

25 Wed

To us, tomorrow is Thanksgiving. To a turkey, it is planned obsolescence; it has one foot in the gravy.

26 Thu



Thanksgiving Day -- Original National Thanksgiving Day decreed first in October by President Washington in 1789.

27 Fri

In every adversity, there are seeds of an equal or greater opportunity. *Clement Stone*

28 Sat

Want economy? Let not economic questions into politics.

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

29 Sun

Perhaps what's wrong with our economy is that there isn't any.

30 Mon

In business, it's not only the crook who is to be feared, but the honest man who doesn't know what he's doing. *Young*

1 Tue



DECEMBER

Hershey, largest U.S. maker of chocolate products, listed on the New York stock exchange, 1927.

2 Wed

Philadelphia Savings Society, 1816, became the first U.S. bank. He is poor who has nothing but money. *Holzblatt*

3 Thu

First human heart transplant performed by Christian Barnard, South African surgeon, in 1967.

4 Fri

Don't let dry eyes, hard noses, and cold feet keep you from being a servant to others.

5 Sat

The folding theater chair was patented in 1854 by Aaron H. Allen of Boston, Massachusetts.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

6 Sun

DECEMBER

If you want the biscuit, you have to risk it.

7 Mon

Japan bombed Pearl Harbor, 1941. In the war against inflation, there are neither hawks nor doves--just pigeons.

8 Tue

God gives talent, work transforms talent into genius. *Anna Pavlova*

9 Wed

Real charity doesn't care if it's tax deductible or not.

10 Thu

He that invents a machine augments the power of a man and the well-being of mankind. *Henry Ward Beecher*

11 Fri

America is the land of opportunity if you're a businessman in Japan. *Lawrence J. Peter, author of The Peter Principle*

12 Sat

Territory is the body of a nation. People who inhabit its hills and valleys are its soul, its spirit, its life. *James Garfield*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

13 Sun

DECEMBER

Take the first step in faith. You don't have to see the whole staircase, just take the first step. *Martin Luther King, Jr.*

14 Mon

Patent in connection with a machine for making screws granted to David Wilkinson of Rhode Island, 1798.

15 Tue

Bill of Rights ratified, 1791. Politicians think of the next election; statesmen consider the next generation.

16 Wed

Show me a kid who does not believe in Santa, and I'll show you a *"rebel without a Claus."*

17 Thu

Orville Wright made first heavier-than-air flight in Kitty Hawk, North Carolina, in 1903.

18 Fri

Being the President of the United States is like being Santa Claus. Things get dumped in your lap 365 days a year.

19 Sat

The Continental Army camped at Valley Forge, PA, 1777. Take away the chance to lose, you lose the right to win.

Belden Center for Private Enterprise Education

A DAILY CHRONICLE OF ENTERPRISE

20 Sun

DECEMBER

During the holiday season every home in America could use a bathroom scale that's seasonally adjusted.

21 Mon



Winter Begins -- Winter's promise: Everything's going to be all "*white*."

22 Tue

This is the magical time of year when the neighbors run in, the batteries run down, and the bills run up.

23 Wed

Federal Reserve Bank System opened in 1913 to promote full employment, stable prices, and economic growth.

24 Thu



This is the night when, calling the North Pole, you get a message, "*Hi, this is Santa, I'm not in right now, but...*"

25 Fri



CHRISTMAS--We go through three stages in our relationship with Santa: (1) We believe in him; (2) We don't believe in him; (3) We are him. The last is most expensive.

26 Sat

God gives talent, work transforms talent into genius. *Anna Pavlova*

Harding University Searcy, Arkansas

AMERICAN INCENTIVE SYSTEM ALMANAC

27 Sun

DECEMBER

If a Nation expects to be ignorant and free, it expects what never was and never will be – *Thomas Jefferson*

28 Mon

The man who builds a factory builds a temple; the man who works there worships there. *Calvin Coolidge*

29 Tue

Life is like an onion: we peel it off one layer at a time, and sometimes we weep.

30 Wed

A bad year? Be glad it's over. A good year? Celebrate it's passing.

31 Thu



NEW YEAR'S EVE -- He who hoots with the owls at night cannot soar with the eagles in the morning.

A DAILY CHRONICLE OF ENTERPRISE

YEARSCOPE

JANUARY _____

FEBRUARY _____

MARCH _____

APRIL _____

MAY _____

JUNE _____

2015

JULY _____

AUGUST _____

SEPTEMBER _____

OCTOBER _____

NOVEMBER _____

DECEMBER _____

[illegible]

[illegible]

2015 PERSONAL RECORD

NAME _____

STREET _____

CITY _____

HOME TELEPHONE _____

BUSINESS TELEPHONE _____

CELL TELEPHONE _____

BUSINESS ADDRESS _____

SOCIAL SECURITY NUMBER _____

IN CASE OF ILLNESS OR ACCIDENT NOTIFY

NAME _____

ADDRESS _____

TELEPHONE _____

SPECIAL EMERGENCY INSTRUCTIONS

BLOOD TYPE _____

ALLERGIC TO _____

2016

April

S	M	T	W	T	F	S
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5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

August

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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

December

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
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27	28	29	30	31		

April

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August

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December

S	M	T	W	T	F	S
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11	12	13	14	15	16	17
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ABOUT THE COMPILER

Dr. Don Diffine is Professor of Economics at Harding University, and Director of the Belden Center for Private Enterprise Education. Senior Research Associate of Harding University's American Studies Institute, Dr. Diffine is listed in the Heritage Foundation's Guide to Public Policy Experts.

A member of Arkansas Governor Beebe's Council of Economic Advisors, Dr. Diffine has provided Congressional testimony on business problems, economic impact statements, and inflation-recession dilemmas. He has 11 books and 23 monographs in print and has served on the Board of Directors of the Arkansas Council on Economic Education.

The recipient of the \$7,500 Freedoms Foundation Principle Award for Excellence in Private Enterprise Education, Dr. Diffine received 16 additional Freedoms Foundation awards in Non-profit Publications, Economic Education, Public Affairs-Advertising, Public Address, and Published Works. He is the faculty winner of a \$1,000 First Place prize in a national essay contest judged by Nobel Economist Dr. Milton Friedman.

In 2000, Diffine was inducted into the Samuel Moore Walton Free Enterprise Hall of Fame. He received the "Champion of Enterprise" award in 1995 from the Students in Free Enterprise Hall of Fame in Kansas City. The First Annual Distinguished Scholar Award was also presented in 1998 to Dr. Diffine in Cleveland, Ohio, by the Association of Private Enterprise Education.

Dr. Diffine's wife, Dion, is from Kailua, Hawaii. She is a retired math teacher from Searcy Public Schools. The Diffines have two children: David, a physician; and Danielle, an accountant. Six wonderful grandchildren round out the family tree: Katie Elizabeth; Ridge Tyler; Lillie Ann; Emery Rayne, Gatlyn Sayge, and Piper Dion.

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